

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT
MARTINSBURG DIVISION**

In re:

CLYDE M. SINGLETON, JR.
TRACY D. SINGLETON
Debtor(s)

Case No. 12-01544

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Helen M. Morris, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/19/2012.
- 2) The plan was confirmed on 07/01/2013.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan NA.
- 5) The case was completed on 10/09/2018.
- 6) Number of months from filing to last payment: 71.
- 7) Number of months case was pending: 74.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$9,341.00.
- 10) Amount of unsecured claims discharged without payment: \$47,334.45.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

| | |
|--|--------------|
| Total paid by or on behalf of the debtor | \$120,375.82 |
| Less amount refunded to debtor | \$0.00 |

NET RECEIPTS: **\$120,375.82**

Expenses of Administration:

| | |
|---------------------------------------|------------|
| Attorney's Fees Paid Through the Plan | \$3,000.00 |
| Court Costs | \$0.00 |
| Trustee Expenses & Compensation | \$8,995.31 |
| Other | \$0.00 |

TOTAL EXPENSES OF ADMINISTRATION: **\$11,995.31**

Attorney fees paid and disclosed by debtor: \$500.00

Scheduled Creditors:

| Creditor Name | Class | Claim Scheduled | Claim Asserted | Claim Allowed | Principal Paid | Int. Paid |
|--------------------------------|-----------|-----------------|----------------|---------------|----------------|-----------|
| ACS GAITHERSBURG | Unsecured | 65.00 | NA | NA | 0.00 | 0.00 |
| ACS MONTGOMERY | Unsecured | 65.00 | NA | NA | 0.00 | 0.00 |
| AFNI, INC | Unsecured | 1,742.00 | 1,742.40 | 1,742.40 | 38.76 | 0.00 |
| AMERICREDIT | Secured | 7,794.00 | 7,672.54 | 7,672.54 | 7,672.54 | 1,077.59 |
| AMERICREDIT | OTHER | NA | NA | NA | 0.00 | 0.00 |
| AMERICREDIT | OTHER | NA | NA | NA | 0.00 | 0.00 |
| ASSET ACCEPTANCE LLC | Unsecured | 1,323.00 | 1,395.32 | 1,395.32 | 31.04 | 0.00 |
| ATLAS ACQUISITIONS LLC | Unsecured | 510.00 | 510.00 | 510.00 | 11.35 | 0.00 |
| AUTOPRTFLSRV | Unsecured | 8,892.00 | NA | NA | 0.00 | 0.00 |
| BRANCH BANKING AND TRUST COM. | Secured | 16,089.00 | 23,112.11 | 0.00 | 0.00 | 0.00 |
| CAPITAL ONE, N.A. | Unsecured | NA | NA | NA | 0.00 | 0.00 |
| CHARLES E. YANKOVICH, ESQUIRE | Unsecured | NA | NA | NA | 0.00 | 0.00 |
| CHRISTOPHER A. DAWSON | OTHER | NA | NA | NA | 0.00 | 0.00 |
| COLUMBIA HOUSE | Unsecured | NA | NA | NA | 0.00 | 0.00 |
| CREDIT COLLECTIONS USA | Unsecured | 63.00 | NA | NA | 0.00 | 0.00 |
| DANIEL J MANCINI, ESQUIRE | OTHER | NA | NA | NA | 0.00 | 0.00 |
| ECAST SETTLEMENT CORP | Unsecured | 493.00 | 493.61 | 493.61 | 10.98 | 0.00 |
| ENHANCED RECOVERY CO L | Unsecured | 340.00 | NA | NA | 0.00 | 0.00 |
| FIRST BANK OF DELAWARE | Unsecured | 656.00 | NA | NA | 0.00 | 0.00 |
| FRONTIER COMMUNICATIONS | Unsecured | 868.00 | 868.38 | 868.38 | 19.32 | 0.00 |
| GAITHERSBURG PHOTO ENFORCE | Unsecured | NA | NA | NA | 0.00 | 0.00 |
| GUARDIAN PROTECTION SERVICES | Unsecured | 2,641.00 | 1,992.88 | 1,992.88 | 44.34 | 0.00 |
| INTERNAL REVENUE SERVICE | Priority | NA | 5,292.82 | 5,292.82 | 5,292.82 | 0.00 |
| JEFFERSON CAPITAL SYSTEMS, LLC | Unsecured | 493.00 | 493.02 | 493.02 | 10.97 | 0.00 |
| JEFFERSON CAPITAL SYSTEMS, LLC | Unsecured | NA | 932.12 | 932.12 | 20.74 | 0.00 |
| JEFFERSON CAPITAL SYSTEMS, LLC | Unsecured | 105.00 | 105.10 | 105.10 | 2.33 | 0.00 |
| JOHNIE R. MUNCY | OTHER | NA | NA | NA | 0.00 | 0.00 |
| M&T BANK | Unsecured | NA | NA | NA | 0.00 | 0.00 |
| MARYLAND DEPT OF LABOR AND | Unsecured | 2,798.91 | NA | NA | 0.00 | 0.00 |
| MERRICK BANK | Unsecured | 964.00 | NA | NA | 0.00 | 0.00 |

Scheduled Creditors:

| Creditor Name | Class | Claim Scheduled | Claim Asserted | Claim Allowed | Principal Paid | Int. Paid |
|--------------------------------|-----------|-----------------|----------------|---------------|----------------|-----------|
| MIDLAND FUNDING | Unsecured | NA | 868.41 | 868.41 | 19.32 | 0.00 |
| MIDLAND FUNDING | OTHER | NA | NA | NA | 0.00 | 0.00 |
| MONTGOMERY COUNTY TEACHER | Unsecured | 239.00 | NA | NA | 0.00 | 0.00 |
| NATIONAL RECOVERY | Unsecured | 675.00 | NA | NA | 0.00 | 0.00 |
| NATIONAL RECOVERY | Unsecured | 585.00 | NA | NA | 0.00 | 0.00 |
| NATIONAL RECOVERY AGENCY | Unsecured | 53.00 | NA | NA | 0.00 | 0.00 |
| PORTFOLIO RECOVERY ASSOCIATE | Unsecured | 836.00 | 694.08 | 694.08 | 15.45 | 0.00 |
| PREMIER BANKCARD/CHARTER | Unsecured | 468.00 | 468.30 | 468.30 | 10.41 | 0.00 |
| PREMIER BANKCARD/CHARTER | Unsecured | 468.00 | 467.81 | 467.81 | 10.40 | 0.00 |
| PREMIER BANKCARD/CHARTER | Unsecured | 485.00 | 485.42 | 485.42 | 10.80 | 0.00 |
| PREMIER BANKCARD/CHARTER | Unsecured | 376.00 | 376.12 | 376.12 | 8.37 | 0.00 |
| PROFESSIONAL CREDIT SERVICES | Unsecured | 52.00 | NA | NA | 0.00 | 0.00 |
| PROGRESSIVE FINANCIAL SERVICES | Unsecured | NA | NA | NA | 0.00 | 0.00 |
| RCS INCORPORATED | OTHER | NA | NA | NA | 0.00 | 0.00 |
| REGIONAL ACCEPTANCE | Unsecured | 17,336.25 | NA | NA | 0.00 | 0.00 |
| REGIONAL ACCEPTANCE CORP. | Unsecured | NA | NA | NA | 0.00 | 0.00 |
| RJM ACQUISITIONS FUNDING LLC | Unsecured | NA | 84.16 | 84.16 | 0.00 | 0.00 |
| RUSHMORE LOAN MANAGEMENT S | Secured | 339,942.00 | 214,491.63 | 214,491.63 | 86,086.81 | 0.00 |
| RUSHMORE LOAN MANAGEMENT S | Secured | NA | 3,904.22 | 3,904.22 | 3,904.22 | 0.00 |
| RUSHMORE LOAN MANAGEMENT S | Secured | NA | 2,199.09 | 2,199.09 | 2,199.09 | 0.00 |
| SCHEWEL FURNITURE | Secured | 1,547.00 | 1,546.58 | 1,546.58 | 1,546.58 | 313.82 |
| SECURITY CREDIT SERVICES LLC | Unsecured | 669.00 | 669.53 | 669.53 | 14.89 | 0.00 |
| SEVENTH AVENUE | Unsecured | 152.00 | NA | NA | 0.00 | 0.00 |
| SPRINT NEXTEL DISTRIBUTIONS | Unsecured | 340.00 | 340.31 | 340.31 | 7.57 | 0.00 |
| TARGET | Unsecured | 246.80 | NA | NA | 0.00 | 0.00 |
| THE BRADFORD EXCHANGE | Unsecured | NA | NA | NA | 0.00 | 0.00 |
| T-MOBILE | OTHER | NA | NA | NA | 0.00 | 0.00 |
| TRIDENT ASSET MANAGEMENT | Unsecured | 75.00 | NA | NA | 0.00 | 0.00 |
| WELLS FARGO DEALER SERVICES, I | Unsecured | NA | 1,376.56 | 1,376.56 | 0.00 | 0.00 |
| WINCHESTER MEDICAL CENETR | Unsecured | NA | NA | NA | 0.00 | 0.00 |

Summary of Disbursements to Creditors:

| | Claim Allowed | Principal Paid | Interest Paid |
|-------------------------------------|---------------------|---------------------|-------------------|
| Secured Payments: | | | |
| Mortgage Ongoing | \$218,395.85 | \$89,991.03 | \$0.00 |
| Mortgage Arrearage | \$2,199.09 | \$2,199.09 | \$0.00 |
| Debt Secured by Vehicle | \$7,672.54 | \$7,672.54 | \$1,077.59 |
| All Other Secured | \$1,546.58 | \$1,546.58 | \$313.82 |
| TOTAL SECURED: | \$229,814.06 | \$101,409.24 | \$1,391.41 |
| Priority Unsecured Payments: | | | |
| Domestic Support Arrearage | \$0.00 | \$0.00 | \$0.00 |
| Domestic Support Ongoing | \$0.00 | \$0.00 | \$0.00 |
| All Other Priority | \$5,292.82 | \$5,292.82 | \$0.00 |
| TOTAL PRIORITY: | \$5,292.82 | \$5,292.82 | \$0.00 |
| GENERAL UNSECURED PAYMENTS: | \$14,363.53 | \$287.04 | \$0.00 |

Disbursements:

| | |
|----------------------------|---------------------|
| Expenses of Administration | <u>\$11,995.31</u> |
| Disbursements to Creditors | <u>\$108,380.51</u> |

| | |
|------------------------------|----------------------------|
| TOTAL DISBURSEMENTS : | <u>\$120,375.82</u> |
|------------------------------|----------------------------|

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/15/2019

By:/s/ Helen M. Morris

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.